

**UNITED STATES BANKRUPTCY COURT**

District of New Hampshire  
55 Pleasant Street  
Room 200  
Concord, NH 03301-3941

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In re:

Bk. No. 23-10118-BAH  
Chapter 7

Todd Jeffrey Bellows  
Lorraine Lynn Bellows  
Debtors

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**NOTICE REGARDING REAFFIRMATION AGREEMENT**

On June 1, 2023, a reaffirmation agreement between the debtors and creditor Savings Bank of Walpole was filed (Doc. No. 18) (the "Reaffirmation Agreement"). Upon review of the Reaffirmation Agreement and in accordance with 11 U.S.C. § 524(d), no hearing is required and no order approving or disapproving the Reaffirmation Agreement is necessary because:

- The Reaffirmation Agreement relates to a consumer debt secured by real property. 11 U.S.C. § 524(c)(6)(B).
- The Reaffirmation Agreement is signed by an attorney who represented the debtors during the course of negotiating the Reaffirmation Agreement and indicated the Reaffirmation Agreement does not impose an undue hardship. 11 U.S.C. § 524(c)(3).
- The Reaffirmation Agreement is signed by an attorney who represented the debtor during the course of negotiating the Reaffirmation Agreement and indicated the Reaffirmation Agreement does impose an undue hardship; but the presumption does not apply as the creditor is a credit union. 11 U.S.C. § 524(c)(3) and (m)(2).

Date: June 6, 2023

Kristie Trimarco  
Clerk of Court  
By: /s/ A. Wade  
Deputy Clerk

Form reafntc-829